UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF WASHINGTON

In re: Melanie Louise Schwent			Case No. 22-40780							
IVICIAII	le Louise Scriwerit	CHAPTER 13 PLAN								
		Orig	ginal				_ x _A	AMEND!	ED	
	Debtor(s).	Date:	Nov	/embe	r 4, 20)23				
I.	Disclosure of Nonstandard Provisions and Plan's Moo	lificatio	n of S	Secure	d Debt	t <u>:</u>				
	A. Does this plan contain any nonstandard provisions (c. X Yes No B. Does this plan limit the amount of a secured claim bas (check one)?			tion of	the co	llatera	l for the	e claim		
	Yes X No C. Does this plan avoid a security interest or lien (check Yes X No	one)?								
languag interest	Debtor has either not indicated "yes" in the applicable section go in this plan purporting to limit the amount of a secured coor lien is void. Even if the Debtor indicated "no" in Section I claim based on a valuation of the collateral for the claim of	laim bas n 1.B or	sed on r Secti	a valu ion 1.C	ation o	of the o	collater may se	al or to a	avoid a senit the am	ecurity nount of a
II.	Means Test Result and Plan Duration: Debtor is (check one):									
	a below median income debtor with a 36 month an above median income debtor with a 60 month				-					
of allov	on's length shall not be less than the Debtor's applicable coved unsecured claims over a shorter period or is modified pength shall automatically be extended up to 60 months after	ost-con	firmat	ion. If	the De	ebtor is	below	median	income,	then the
1II. No	Plan Payments to the Trustee: later than 30 days after the order for relief, the Debtor sha	ll comm	ence :	makinş	g paym	ents to	the Tr	ustee as	follows:	
	A. AMOUNT: \$\(\frac{2035.00}{\text{PREQUENCY (check one)}} \) Monthly									
	Twice per month Every two weeks Weekly									
	C. TAX REFUNDS: The Debtor (check one): commits all tax refunds to funding the plan. amount stated above. x does not commit; all tax refunds to funding					_				-
	D. PAYMENTS: Plan payments shall be deducted or ordered by the Court.									
	E. OTHER:									

IV. <u>Distribution of Plan Payments by the Trustee</u>: [Local Bankruptcy Form 13-4, eff. 12/19]

Upon confirmation of the plan, the Trustee shall disburse funds received in the following order and creditors shall apply them accordingly, provided that disbursements for domestic support obligations and federal taxes shall be applied according to applicable non-bankruptcy law:

- A. ADMINISTRATIVE EXPENSES:
 - 1. Trustee. The percentage set pursuant to 28 USC §586(e).
 - 2. Other administrative expenses. As allowed pursuant to 11 USC §§ 507(a)(2) or 707(b).
 - 3. <u>The Debtor's Attorney's Fees</u>: Pre-confirmation attorney's fees and/or costs and expenses are estimated to be \$ **4,000.00** . \$ **600.00** was paid prior to filing.

Approved attorney compensation shall be paid as follows (check one):

- a. X Prior to all creditors
- b. __ Monthly payments of \$
- c. __ All remaining funds available after designated monthly payments to the following creditors: __.
- d. __ Other: __.

If no selection is made, approved compensation will be paid after the monthly payments specified in Sections IV.B and IV.C.

В.	CURRENT DOMESTIC SU	JPPORT OBLIGATIONS:
	Creditor	Monthly amo

-NONE- \$

C. SECURED CLAIMS: Only creditors holding allowed secured claims specified below or provided in Section X will receive payment from the Trustee. Unless ranked otherwise, payments to secured creditors will be disbursed at the same level. Secured creditors shall retain their liens until the earlier of payment of the underlying debt, determined under nonbankruptcy law, or discharge under 11 U.S.C. § 1328. Secured creditors shall not assess any late charges, provided payments from the plan to the secured creditor are current, subject to the creditor's rights under state law if the case is dismissed.

The interest rates in the plan control except that (a) a lower interest rate included in a creditor's proof of claim shall control; and (b) the interest rate included in a creditor's proof of claim for a claim secured by a mortgage or deed of trust on real property shall control, unless otherwise provided in Section X or ordered following an objection to a proof of claim or in an adversary proceeding. If the interest rate is left blank, the interest rate shall be 12% except that the interest rate for arrearages on claims secured by a mortgage or deed of trust on real property shall be 0%.

For claims secured by personal property, the monthly payment amounts in the plan control.

For claims secured by real property, the monthly payment amounts in the creditor's proof of claim and notice of payment change control unless otherwise provided in Section X.

If overall plan payments are sufficient, the Trustee may increase or decrease post-petition installments for ongoing mortgage payments, homeowner's dues and/or real property tax holding accounts based on changes in interest rates, escrow amounts, dues and/or property taxes.

1. Payments on Claims, or Non-Escrowed Postpetition Property Tax Holding Accounts, Secured Only by Security Interest in the Debtor's Principal Residence (Interest included in payments at contract rate, if applicable):

Ongoing Payments:

Rank	Monthly Payment		<u>Creditor</u>	Collateral
1	\$	2,166.00	Caliber Home Loans/New REz	6039 Stanwick Ln SE Olympia, WA 98513 Thurston County
1	\$	120.00	Rainier Park PRD (HOA)	6039 Stanwick Ln SE Olympia, WA 98513 Thurston County
1	\$	280.00	SIs/equity	6039 Stanwick Ln SE Olympia, WA 98513 Thurston County

Cure Payments:

	Monthly			Aı	rrears to be	Interest	
Rank	Payment	<u>Creditor</u>	<u>Collateral</u>		Cured	Rate	
1	\$ 100.00	Rainier Park PRD	6039 Stanwick Ln SE	\$	1,043.07		12 %
			Olympia, WA 98513				

Rank	Monthly <u>Payment</u>	Creditor	Collateral	A	Arrears to be <u>Cured</u>	Interest <u>Rate</u>
			Thurston County 6039 Stanwick Ln SE			
1	\$23.78	SIs/equity	Olympia, WA 98513 Thurston County	\$_	1,427.00	0.00 %

2. Payments on Claims, or Non-Escrowed Postpetition Property Tax Holding Accounts, Secured by Real Property Other than the Debtor's Principal Residence:

Ongoing Payments:

Rank Mo	onthly Payment -NO	<u>Creditor</u>	<u>Collateral</u>	_	Interest <u>Rate</u>	<u>%</u>
Cure Payments	:					
	Monthly			Arrears to be	Interest	
Rank	<u>Payment</u> <u>C</u>	<u>Creditor</u>	<u>Collateral</u>	<u>Cured</u>	Rate	
\$	-	NONE-		\$		%

3. Payments on Claims Secured by Personal Property:

a. 910 Collateral.

The Trustee shall pay the contract balance stated in the allowed proof of claim for a purchase-money security interest in any motor vehicle acquired for the personal use of the Debtor within 910 days preceding the filing date of the petition or in other personal property acquired within one year preceding the filing date of the petition as specified below. The Debtor stipulates that pre-confirmation adequate protection payments shall be paid by the Trustee in the amounts stated as the "Pre-Confirmation Adequate Protection Monthly Payment" or, if blank, in the amounts stated as the "Monthly Payment" as specified below after the creditor files a proof of claim.

Rank	Monthly Payment	Creditor	<u>Collateral</u>	Adequa	nfirmation te Protection y Payment	Interest <u>Rate</u>		
			2020 Hyuanda Kona		-			
			19000 miles					
			Vehicle valued by Kelly					
1	\$ 633.33	WSECU	Blue book	\$	633.33		6 %)

b. Non-910 Collateral.

The Trustee shall pay the value of collateral stated in the proof of claim, unless otherwise provided in Section X or ordered following a timely objection to a proof of claim or in an adversary proceeding, for a security interest in personal property which is non-910 collateral. The Debtor stipulates that pre-confirmation adequate protection payments shall be paid by the Trustee in the amounts stated as the "Pre-Confirmation Adequate Protection Monthly Payment" or, if blank, in the amounts stated as the "Monthly Payment" as specified below after the creditor files a proof of claim.

	Monthly		Debtor's Value of		Pre-Confirmation Adequate Protection	Interest	
Rank	Payment	Creditor	Collateral	Collateral	Monthly Payment	Rate	
	\$ 	-NONE-	\$ 		\$		%

- D. PRIORITY CLAIMS: Payment in full, on a pro rata basis, of filed and allowed claims entitled to priority in the order stated in 11 U.S.C. § 507(a).
- E. NONPRIORITY UNSECURED CLAIMS: No funds shall be paid to nonpriority unsecured creditors until all [Local Bankruptcy Form 13-4, eff. 12/19]

	secured, administrative and price. The Trustee shall pay filed and				be paid before it is due.
	100% At least \$8424.00				
	The Trustee shall pay the follow claims:	wing specially classified		•	onpriority unsecured
Rank	Creditor -NONE-	Amount of Claim \$	Percentage to be Paid	Reason for Sp	pecial Classification
	Direct Payments to be made I lowing claims shall be paid direct ceive no payments from the Trus A. DIRECT PAYMENT OF D	tly by the Debtor accord tee. (Payment stated sha	ling to the terms of the cont ll not bind any party.)	ract or support or v	withholding order, and
Credit		Current Mo	onthly Support Obligation	Month \$	nly Arrearage Payment
	B. OTHER DIRECT PA	YMENTS:			
Credit		Nature of Debt	<u>Amo</u> \$	ount of Claim	Monthly Payment \$
The De	Secured Property Surrendered ured property described below we btor requests that upon confirmately pursuant to this section be grant the property including taking po	vill be surrendered to the tion, each creditor (incluted relief from the stays	ding successors and assigns	s) to which the Del	
Credit			Property to be Su	rrendered	
X/TT	Emperature Control to an I I a	~~~			

VII. Executory Contracts and Leases:

The Debtor will assume or reject executory contracts or unexpired leases as specified below. Assumption will be by separate motion and order, and any cure and/or continuing payments will be paid directly by the Debtor under Section V, unless otherwise specified in the plan. Any executory contract or unexpired lease not assumed pursuant to 11 U.S.C § 365(d) is rejected. If rejected, upon confirmation the creditor is granted relief from the stays of 11 U.S.C. §§ 362(a) and 1301(a) with respect to the property which is the subject of the rejected contract or lease, and any allowed unsecured claim for damages shall be paid under Section IV.E.

Contract/Lease -NONE-

Assumed or Rejected

VIII. Property of the Estate:

Property of the estate is defined in 11 U.S.C. § 1306(a). Unless otherwise ordered by the Court, property of the estate in possession of the Debtor on the petition date shall vest in the Debtor upon confirmation. However, the Debtor shall not lease, sell, encumber, transfer or otherwise dispose of any interest in real property or personal property without the Court's prior approval, except that the Debtor may dispose of unencumbered personal property with a value of \$10,000 or less without the Court's approval. Property (including, but not limited to, bonuses, inheritances, tax refunds or any claim) acquired by the Debtor post-petition shall vest in the Trustee and be property of the estate. The Debtor shall promptly notify the Trustee if the Debtor becomes entitled to receive a distribution of money or other property (including, but not limited to, bonuses, inheritances, tax refunds or any claim) with a value in excess of \$2,500, unless Section X specifically provides for the Debtor to retain the money or property.

IX. Liquidation Analysis Pursuant to 11 USC § 1325(a)(4)

The liquidation value of the estate is \$ 0.00 . To obtain a discharge, the Debtor must pay the liquidation value or the total of

[Local Bankruptcy Form 13-4, eff. 12/19]

allowed priority and nonpriority unsecured claims, whichever is less. Under 11 U.S.C. §§ 1325(a)(4) and 726(a)(5), interest on allowed unsecured claims under Section IV.D and IV.E shall be paid at the rate of ___ % per annum from the petition date (no interest shall be paid if left blank).

X. Nonstandard Provisions:

All nonstandard provisions of this plan are set forth in this section and separately numbered. Any nonstandard provision placed elsewhere in this plan is void. Any modifications or omissions to the form plan not set forth in this section are void.

- A. Student loans will survive Plan
- B. Any refund post discharge or dismissal shall be paid by the Trustee directly to Debtor(s).
- C. Any tax refund over \$2500.00 will be committed to the Plan.
- D. Ongoing and any post petition or payment changes and post petition fees from filed Proof of Claims by Rainier Park PRD will be paid through the Plan.

By filing this plan, the attorney for the Debtor(s) or the Debtor(s) if not represented by an attorney certify that the wording and order of the provisions in this plan are identical to those contained in Local Bankruptcy Form 13-4, other than any nonstandard provisions included in Section X.

(Signature Page)

/s/ Ellen Ann Brown	/s/ Melanie Louise Schwent	November 4, 2023
Ellen Ann Brown 27992	Melanie Louise Schwent	Date
Attorney for Debtor(s)	DEBTOR	
November 4, 2023		
Date	DEBTOR	Date